



STATE OF MISSOURI
DEPARTMENT OF INSURANCE

IN THE MATTER OF:

Geoffrey William Dzubin

Applicant.

Serve at:

31 Wiskkey Wind Road
Wallingford CT 06492

Case No. 05A000680

REFUSAL TO RENEW INSURANCE PRODUCER LICENSE

On February 10, 2006, Kathryn Turner, as senior counsel for the Investigations Section of the Division of Consumer Affairs, submitted a petition to the Director alleging cause for refusing to renew the insurance producer license of Geoffrey William Dzubin ("Applicant"). After reviewing the petition, and the investigative report, the Director issues the following findings of fact, conclusions of law and summary order:

FINDINGS OF FACT

1. Applicant, Geoffrey William Dzubin, is a Connecticut resident with an address of 31 Wiskkey Wind Road, Wallingford, Connecticut 06492.
2. On October 27, 2005, Geoffrey William Dzubin ("Applicant") submitted an electronic renewal request to the Missouri Department of Insurance. Applicant's Missouri insurance producer license issued by the Department of Insurance expired on November 6, 2005.
3. Licensing records of the Missouri Department of Insurance show that Applicant's license was suspended pursuant to the provisions of Section 324.010 RSMo Cum Supp 2004, for failure to pay state taxes or failure to file state income tax returns.
4. Question 2 in the Background Questions of the electronic renewal request asks:

2. Since the last home state renewal, have you...ever been involved in an administrative proceeding regarding any professional or occupational license.
5. Applicant answered "No" to this question.
6. Applicant had his insurance agent license revoked by the Insurance Commissioner of the State of Washington on February 4, 2005.
7. On November 15, 2005, a letter was sent to Applicant requesting a written explanation and documentation of the revocation. Applicant did not respond.
8. This order is in the public interest.

CONCLUSIONS OF LAW

9. Section 375.141.1 RSMo Cum Supp 2004 provides, in part:

The director may suspend, revoke, refuse to issue or refuse to renew an insurance producer license for any one or more of the following causes:

 - (2) Violating any insurance laws...;
 - (3) ...attempting to obtain a license through material misrepresentation or fraud;
 - (9) Having an insurance producer license, or its equivalent...revoked in any other state...;
10. Section 374.210 RSMo 2000 provides, in part:

2. Any person who shall refuse to give such director full and truthful information, and answer in writing to any inquiry or question made in writing by the director, in regard to the business of insurance carried on by such person...shall be deemed guilty of a misdemeanor...
11. Applicant refused to give the Director full and truthful information, and answer in writing to an inquiry or question made in writing by the Director, in violation of Section 374.210.2 RSMo 2000, a ground for

refusal to renew the license under Section 375.141.1(2) RSMo Cum Supp 2004.

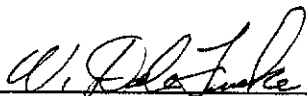
12. Applicant attempted to obtain a license through material misrepresentation on an application by failing to disclose a revocation of Applicant's insurance agent license by the Insurance Commissioner of the State of Washington, a ground for refusal to renew the license, under Section 375.141.1(3) RSMo Cum Supp 2004.
13. Applicant had his insurance agent license, a license equivalent to an insurance producer license, revoked by the Insurance Commissioner of the State of Washington, a ground for refusal to renew the license, under Section 375.141.1(9) RSMo Cum Supp 2004.
14. This order is in the public interest.

ORDER

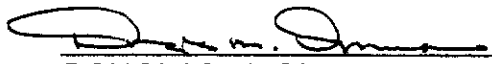
IT IS THEREFORE ORDERED that the renewal of the insurance producer license of Applicant Geoffrey William Dzubin is hereby summarily REFUSED.

SO ORDERED.

WITNESS MY HAND THIS 16th DAY OF February, 2006.



W. DALE FINKE
DIRECTOR



DOUGLAS M. OMMEN
DEPUTY DIRECTOR
GENERAL COUNSEL

NOTICE

TO: Applicant and any unnamed persons aggrieved by this Order:

You may request a hearing in this matter. You may do so by filing a complaint with the Administrative Hearing Commission of Missouri, P.O. Box 1557, Jefferson City, Missouri within (30) days after the mailing of this notice pursuant to Section 621.120 RSMo.

CERTIFICATE OF SERVICE

I hereby certify that on this 16th day of February, 2006, a copy of the foregoing notice, order and petition was served upon the Applicant in this matter by certified mail.

Karen Crutchfield
Karen Crutchfield
Senior Office Support Staff

CERTIFICATE OF SERVICE

I hereby certify that on this 16th day of February, 2006, a copy of the foregoing notice, order and petition was served upon the Applicant in this matter by certified mail.

Karen Crutchfield
Karen Crutchfield
Senior Office Support Staff

I hereby certify that on this 26th day of June
2006, a and copy of the foregoing notice, order
petition was served upon the Applicant in this
matter by certified mail.

Karen Crutchfield
KarenCrutchfield
Senior Office Support Assistant

CERTIFICATE OF SERVICE

I hereby certify that on this 16th day of February, 2006, a copy of the foregoing notice, order and petition was served upon the Applicant in this matter by certified mail.

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I hereby certify that on this 26th day of June
2006, a and copy of the foregoing notice, order
petition was served upon the Applicant in this
matter by certified mail.

Karen Crutchfield
KarenCrutchfield
Senior Office Support Assistant

I hereby certify that on this 6th day
of July, 2006, a 3rd copy of the foregoing
notice, order, and petition was served upon t
the Applicant this day, due to Applicant's
address change. This was served by certified
mail.

Karen Crutchfield
Senior Office Support Assistant